

UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In re: PENNY S. GARRIGAN,

Debtor,

THOMAS C. RICHARDSON,

Plaintiff,

File No. 1:12-CV-1111

v.

HON. ROBERT HOLMES BELL

LEA KELLEY,

Defendant.

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**ORDER APPROVING AND ADOPTING
REPORT AND RECOMMENDATION**

On September 30, 2012, United States Bankruptcy Judge Jeffrey R. Hughes issued a Report and Recommendation (“R&R”) recommending the Court enter judgment in favor of Plaintiff, Thomas C. Richardson, Trustee, and against Defendant Lea Kelley, avoiding Defendant’s lien on Debtor’s 1997 COM Manufactured Home, Certificate Number 207W2250350, pursuant to 11 U.S.C. § 544, and preserving the same for the benefit of the estate pursuant to 11 U.S.C. § 551. (Dkt. No. 1, Attach. 1.)

No objections have been filed, and the objections period provided by Fed. R. Bankr. P. 9033(b)(c) has expired. The Court has reviewed the matter and concludes that the R&R correctly analyzes the issues and makes a sound recommendation. Accordingly,

IT IS HEREBY ORDERED that the September 30, 2012, R&R (Dkt. No. 1, Attach. 1) is **APPROVED** and **ADOPTED** as the opinion of the Court.

IT IS FURTHER ORDERED that Defendant's lien on Debtor's 1997 COM Manufactured Home, Certificate Number 207W2250350, is **AVOIDED** pursuant to 11 U.S.C. § 544, and **PRESERVED** for the benefit of the estate pursuant to 11 U.S.C. § 551.

Dated: December 17, 2012

/s/ Robert Holmes Bell
ROBERT HOLMES BELL
UNITED STATES DISTRICT JUDGE